

ABSTRACT OF THE DISCLOSURE

A method, software and apparatus facilitates one or more third-party agents to securely access a customer's or other first party's private personal and financial data or other such confidential information from a second party, preferably on the Internet. A security document or ticket is presented to the second party for verifying the customer's consent to grant such access to the third party. The second party only communicates such confidential information to the third party if the security document is found to be valid. The security document, which can be at least partially encrypted, can also include a preselected expiration time, beyond which it is not valid.